

Fill in this information to identify the case:

Debtor 1 Eileen Cera  
aka Eileen Schueller

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 18-17724-elf

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST Court claim no. (if known): 3-1

Last 4 digits of any number you use to identify the debtor's account: 2063

Date of payment change: 9/1/2022  
Must be at least 21 days after date of this notice

New total payment: \$1,976.01  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

Current escrow payment: \$1,124.25

New escrow payment: \$1,110.43

### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

\_\_\_\_\_

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment

New mortgage payment:

Debtor 1 Eileen Cera

Print Name

Middle Name

Last Name

Case number (if known) 18-17724

**Part 4: Sign Here**


The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/ Charles G. Wohlrab

Signature

Date 07/07/2022

Print Charles G. Wohlrab, Esq.  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 130 Clinton Rd #202  
Number Street

Fairfield NJ 7004  
City

State

ZIP Code

Contact Phone 470-321-7112

Email cwohlab@raslg.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on July 13, 2022, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Eileen Cera  
300 N. Lafayette Ave  
Morrisville, PA 19067

And via electronic mail to:

John M. Kenney P.C.  
308 North Oxford Valley Road  
Fairless Hills, PA 19030

KENNETH E. WEST  
Office of the Chapter 13 Standing Trustee  
1234 Market Street - Suite 1813  
Philadelphia, PA 19107

United States Trustee  
Office of the U.S. Trustee  
200 Chestnut Street  
Suite 502  
Philadelphia, PA 19106

By: /s/ David Devine



Shellpoint Mortgage Servicing  
 Servicing  
 PO Box 10826  
 Greenville, SC 29603 0826  
 For Inquiries: (800) 365-7107

Final

EILEEN CERA  
 ESTATE OF DANIE SCHUELLER  
 300 N LAFAYETTE AVE  
 MORRISVILLE PA 19067

Analysis Date: June 29, 2022

Loan: [REDACTED]

Property Address:  
 300 N LAFAYETTE AVE  
 MORRISVILLE, PA 19067

### Annual Escrow Account Disclosure Statement - Account History

**"THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY"**

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Sep01, 2022
P & I Pmt:			\$865.58	\$865.58
Escrow Pmt:			\$800.88	\$1,110.43
Other Funds Pmt:			\$0.00	\$0.00
Asst. Pmt (-):			\$0.00	\$0.00
Reserve Acct Pmt:			\$0.00	\$0.00
Total Payment			\$1,666.46	\$1,976.01

Prior Esc Pmt		December 01, 2021
P & I Pmt:		\$865.58
Escrow Pmt:		\$1,124.25
Other Funds Pmt:		\$0.00
Asst. Pmt (-):		\$0.00
Resrv Acct Pmt:		\$0.00
Total Payment		\$1,989.83

Escrow Balance Calculation	
Due Date:	April 01, 2019
Escrow Balance:	-\$31,566.82
Anticipated Pmts to Escrow:	\$37,326.81
Anticipated Pmts from Escrow (-):	\$5,550.91
Anticipated Escrow Balance:	\$209.08

Shortage/Overage Information		Effective Sep01, 2022
Upcoming Total Annual Bills		\$11,600.73
Required Cushion		\$1,933.46
Required Starting Balance		\$1,933.43
Escrow Shortage		-\$1,724.35
Surplus		\$0.00

**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 1,933.46. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 1,933.46 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Oct2021 to Aug 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Oct 2021		414.00			Starting Balance	0.00	(27,573.72)
Oct 2021		345.71			* Escrow Only Payment	0.00	(27,159.72)
Nov 2021		283.39			* Escrow Only Payment	0.00	(26,814.01)
Dec 2021				3,447.10	* Escrow Only Payment	0.00	(26,530.62)
Mar 2022		800.88			* Hazard	0.00	(29,977.72)
Apr 2022				2,389.98	* Hazard	0.00	(29,176.84)
					* Borough Tax	0.00	(31,566.82)
					Anticipated Transactions	0.00	(31,566.82)
Aug 2022		37,326.81 <sup>P</sup>		5,550.91	School Tax		209.08
	\$0.00	\$39,170.79	\$0.00	\$11,387.99			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

June 29, 2022

Loan:

**Annual Escrow Account Disclosure Statement - Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	209.08	1,933.43
Sep 2022	966.73			1,175.81	2,900.16
Oct 2022	966.73			2,142.54	3,866.89
Nov 2022	966.73			3,109.27	4,833.62
Dec 2022	966.73			4,076.00	5,800.35
Jan 2023	966.73	3,659.84	Hazard	1,382.89	3,107.24
Feb 2023	966.73			2,349.62	4,073.97
Mar 2023	966.73			3,316.35	5,040.70
Apr 2023	966.73	2,389.98	Borough Tax	1,893.10	3,617.45
May 2023	966.73			2,859.83	4,584.18
Jun 2023	966.73			3,826.56	5,550.91
Jul 2023	966.73			4,793.29	6,517.64
Aug 2023	966.73	5,550.91	School Tax	209.11	1,933.46
	\$11,600.76	\$11,600.73			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 209.08. Your starting balance (escrow balance required) according to this analysis should be \$1,933.43. This means you have a shortage of 1,724.35. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be \$11,600.73. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	\$966.73
Surplus Reduction:	\$0.00
Shortage Installment:	\$143.70
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$1,110.43

**Paying the shortage:** If you did not have a shortage, your monthly payment would be \$1,832.31 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

**Notice of Error or Information Request Address**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826